

Bush administration for not leveling with the American people about the real number of Iraqi troops that have been trained to date.

On Sunday's "Meet the Press," the gentleman from Pennsylvania (Mr. WELDON) said, "We can't come back to America and have our people be convinced that the Iraqi troops are prepared to take over when they are not." WELDON went on to say that the administration needs to come to grips with the rising insurgency, again an insurgency that Vice President CHENEY refuses to acknowledge.

Mr. Speaker, these are the kinds of statements we have heard for the last year from a large group of my Democratic colleagues. We have been calling on House Republican leaders to hold this administration responsible for its faulty intelligence. We have called on the House Republican leadership to hold this administration accountable for the 20-plus billion dollars spent in Iraq. We have called on the House Republican leadership to call the war leaders at the Pentagon up to Capitol Hill to explain their war strategy. And to this date, the House Republican leadership simply refuses to hold the Bush administration responsible for the way it is conducting the war in Iraq.

It is refreshing to finally hear several Republican colleagues questioning the actions of this administration. However, it simply is not enough. At a time when the Army and Marines are having a difficult time reaching their recruitment goals for the military of the future, at a time when the Bush administration is painting a far rosier picture of the number of Iraqi troops that have been trained, at a time when the Bush administration refuses to admit that the insurgency in Iraq is getting bigger and more difficult to deal with by the day, the House Republican leadership cannot continue to ignore a growing number of Members of this Chamber, of both parties, who are demanding that the administration level with the American people about the Iraq war.

FOUR IDEAS TO IMPROVE RETIREMENT SECURITY

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Illinois (Mr. EMANUEL) is recognized for 5 minutes.

Mr. EMANUEL. Mr. Speaker, in discussing the collapse of his retirement plan and pension plan, United Airlines pilot Klaus Meyer said, "I call it legalized crime. I lost almost all my United stock value in the bankruptcy, and another part of the retirement I was promised is gone. And now my Social Security is at risk. Where does it all end?"

Mr. Meyer's statement is a stark reminder of what is at stake as we continue to debate the future of Social Security. The sad fact is that for many Americans retirements are less, not more, secure and any debate about So-

cial Security should be about how to secure its future rather than make it more risky. In fact, the head of the GAO announced that the President's plan would in fact exacerbate the financial stability of Social Security, rather than strengthen it.

The whole task is to do two things: strengthen Social Security for future generations and help Americans save for their retirement. Make no mistake, Social Security and the debate about retirement is key to the future of Americans' retirements. For United Airlines employees, and the steel industry that came before the airline industry, and probably the auto industry that will come after them, Social Security is the linchpin of their retirement security.

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Our task before us is how to strengthen both aspects as Americans plan to retire and save for their retirement.

As John Pinto, another United States airline employee put it, "Social Security is the cornerstone of my retirement." That is our task here. Every American is asked to plan for their retirement with personal savings, employment-based savings, and Social Security. Those are the three legs to the stool of any retirement plan and any retirement security. The privatization of Social Security would exacerbate the stability that Social Security has created for millions of Americans as they plan for their retirement.

Benefits for United Airlines employees would be cut up to 40 percent, retirement benefits that they have put money away for, they have saved for, they have done everything that we as a country advocate that they do; 120,000 employees have now been cut up to 40 percent. As I always say, go ask a United Airlines employee what they think of Social Security. They are glad that it is there and they can count on it. It is the linchpin, it is the foundation for all of their retirement security.

Two-thirds of seniors and 40 percent of widows rely on Social Security as their entire retirement plan. It may come as a shock to some, but the American people like the security that comes with Social Security.

A few weeks ago, the President said, "Those who obstruct reform, no matter what party they are in, will pay a political price." Ironically, it is the President's insistence on privatization of Social Security that is slowing the reform and progress we could have in our retirement security. He is, in fact, the reason we are not making progress. Privatization has become the poison pill to progress when we discuss retirement security for Americans.

We need to broaden the debate on privatization of Social Security into a discussion on retirement security. I proposed a series of ideas, Republicans have proposed a series of ideas, Democrats have ideas. If we put away privatization, we can make progress.

I would like to remind everybody that in 1983, when we had the commission that developed and planned for the future of Social Security and gave it security for 75 years, President Ronald Reagan took privatization off the table, and you secured Social Security for 75 years. If you take privatization off the table today, you can secure Social Security for another 75 years, and we can make progress on 401(k)s, employer-based retirement, defined benefit pensions, as well as personal savings. We can do it all. But as long as privatization is on the table, it will become the stumbling block to progress, and the President's insistence is stopping the progress we can make.

Here are the four ideas I have introduced, separate pieces of legislation: Automatic enrollment to 401(k)s. Rather than the pressure being on an employee to line up and sign up for a 401(k), have them automatically enroll, and the pressure is, if you do not want to participate, the onus of responsibility is on you to get out, not in. RR Donnelley, a big corporation in Chicago, Fortune 500, set up automatic enrollment. Participation went up to 92 percent of employees, and the participation rate increased dramatically among basically support staff and others who do not have a retirement plan. Also, you would have the automatic step-up so as you were there longer, your pay went up, the participation in your plan increases.

Direct deposits from your tax refunds into your savings plan. About 100 million Americans get a refund on their tax return. The average tax return is \$2,000. When you fill out the 1040, you can decide, do I want \$1,000, \$750, \$2,000 to go to my retirement plan? That is the one day we should organize for retirement security rather than just for consumption. And if you have direct deposit, more Americans would participate.

Third, there is the fully refundable credit for people earning \$60,000 or less. The government would match 50 percent on every dollar.

Lastly, we have 16 various different vehicles for retirement savings. You could, in fact, unify that to one single, universal pension and get rid of all of the paperwork that comes with 16 different versions of savings.

Those are just four ideas, but when it comes to retirement security, let us remove privatization from the discussion, secure Social Security and, therefore, secure for Americans and generations to come retirement security and the dignity that comes with Social Security and with retirement.

The SPEAKER pro tempore (Mr. MARCHANT). Under a previous order of the House, the gentleman from Indiana (Mr. BURTON) is recognized for 5 minutes.

(Mr. BURTON of Indiana addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)